

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for issuing partnership checks to customers, comprising:
 - analyzing a group of merchants based on a set of merchant qualification criteria ~~to identify a~~, wherein the set of merchant qualification criteria is analyzed using a statistical analysis method that considers at least one factor associated with each merchant in the group of merchants;
 - identifying one merchant of the group of merchants for associating with a partnership ~~check~~ checks based on the analysis;
 - creating the partnership ~~check~~ checks such that the partnership ~~check is~~ checks are redeemable with the ~~identified one~~ identified one merchant; and
 - sending the created partnership ~~check~~ checks to a set of customers, wherein each partnership check includes an account number associated with a respective customer in the set of customers and a routing number.
2. (Currently Amended) A method for issuing partnership checks according to claim 1, further including ~~the step of~~:
 - sending the partnership ~~check~~ checks only to a set of customers ~~meeting that meet~~ meeting customer qualification criteria.

3. (Currently Amended) A method for issuing partnership checks according to claim 1, wherein the ~~merchant qualification criteria is analyzed using a statistical analysis method~~ routing number is associated with an issuer of the partnership checks.

4. (Currently Amended) A method for issuing partnership checks according to claim 3, wherein the ~~statistical analysis method considers~~ at least one factor includes quantitative and non-quantitative factors.

5. (Currently Amended) A method for issuing partnership checks according to claim 1, further including the step of:

providing an incentive with the partnership ~~check~~ checks to induce the ~~each customer of the~~ set of customers to use at least one of the partnership ~~check~~ checks.

6. (Currently Amended) A method for issuing partnership checks according to claim 5, wherein the incentive provides an economic benefit to the ~~each customer of the set of~~ customers using that uses the partnership ~~check~~ checks.

7. (Currently Amended) A method for issuing partnership checks according to claim 5, further ~~comprising~~ including:

applying the incentive ~~at the~~ each time one of the partnership ~~check~~ checks is used ~~by the customers with the one merchant.~~

8. (Original) A method for issuing partnership checks according to claim 7, wherein the incentive is a discount applied to a transaction amount.

9. (Currently Amended) A method for issuing partnership checks according to claim 5, wherein the incentive is applied after ~~the~~ a transaction using the at least one of the partnership ~~check~~ checks takes place.

10. (Currently Amended) A method for issuing partnership checks according to claim 5 further including:

 sending informative inserts to the set of customers with the partnership ~~check~~ checks.

11. (Currently Amended) A method for issuing partnership checks according to claim 2, further including:

 providing an economic incentive with the partnership ~~check~~ checks for ~~customers~~ each customer that ~~use~~ uses the at least one of the partnership ~~check~~ checks, wherein the type of economic incentive is determined based on maximizing ~~profit~~ profits for an issuer of the partnership ~~check~~ checks and the one merchant.

12. (Currently Amended) A method for issuing partnership checks according to claim 2, wherein the customer qualification criteria is based on a set of customer criteria specified by an issuer of the partnership ~~check~~ checks and a set of customer criteria specified by the one merchant.

13. (Currently Amended) A method for providing partnership checks to a set of customers, the partnership checks being issued by an issuer, ~~said the~~ method comprising:

forming a value sharing relationship between the issuer and at least one merchant, wherein the value sharing relationship allows the issuer and the at least one merchant to share the value provided by use or issuance of at least one of the partnership checks;

generating partnership checks that are redeemable with the at least one merchant, each of the partnership checks including printed indicia that is indicative of a predetermined transaction amount, an account number associated with a respective customer in the set of customers, and a routing number; and

providing an incentive with each partnership check, wherein the incentive extends to each customer of the set of customers that use uses the partnership ~~check~~ checks.

14. (Currently Amended) A method for ~~generating a~~ providing partnership ~~check checks~~ according to claim 13, further ~~comprising~~ including:

crediting a financial account of a each customer that uses the partnership checks in accordance with the incentive provided with the partnership ~~check checks~~.

15. (Currently Amended) A method for ~~generating a~~ providing partnership ~~check~~ checks according to claim 13, further ~~comprising~~ including:

authenticating ~~[[a]]~~ the each partnership check when ~~[[a]]~~ each customer redeems the partnership check with the at least one merchant; and

applying a credit to a financial account of the each customer for each redeemed partnership check that is authenticated.

16. (Currently Amended) A method for ~~generating a~~ providing partnership ~~check~~ checks according to claim 13, wherein the incentive provides an economic benefit to the each customer that uses the partnership checks and further wherein the cost of the incentive is shared between the issuer and the at least one merchant.

17. (Currently Amended) A method for ~~generating a~~ providing partnership ~~check~~ checks according to claim 13, further ~~comprising~~ including:

sending the partnership checks to the set of customers with informational material.

18. (Currently Amended) A method for providing partnership checks, said the method comprising:

generating a list of prospective merchants;

analyzing the list of prospective merchants based on a set of merchant qualification criteria to form a set of merchants;

generating a list of prospective customers;

analyzing the list of prospective customers based on a set of customer qualification criteria to form a set of customers;

generating partnership checks, wherein each of the partnership checks includes an account number associated with a respective customer in the set of customers and a routing number; and

issuing the partnership checks to the set of customers, wherein each of the partnership checks includes an incentive that extends to each customer in the set of customers that ~~use~~ uses at least one of the partnership check as part of a financial transaction with the set of merchants.

19. (Currently Amended) The method of providing partnership checks according to claim 18, wherein generating ~~[[a]]~~ the list of prospective customers includes generating ~~[[a]]~~ the list of prospective customers based on ~~[[an]]~~ a transactional database containing financial information about ~~the~~ each customer included in the list of prospective customers.

20. (Currently Amended) The method of providing partnership checks according to claim 18 wherein analyzing the list of prospective customers ~~comprising~~ further includes:

analyzing the list of prospective customers based on a set of customer qualification criteria specified by the set of merchants.

21. (Currently Amended) The method of providing partnership checks according to claim 18, ~~further comprising~~ including:

authenticating a partnership check when a customer redeems the partnership check with ~~the~~ at least one merchant of the set of merchants; and

applying a credit to a financial account of the customer for each redeemed partnership check that is authenticated.

22. (Currently Amended) A partnership check system, comprising:

means for analyzing a group of merchants based on a set of merchant qualification criteria ~~to identify a~~, wherein the set of merchant qualification criteria is analyzed using a statistical analysis method that considers at least one factor associated with each merchant in the group of merchants;

means for identifying one merchant of the group of merchants for associating with a partnership ~~check~~ checks based on the analysis;

means for creating the partnership ~~check~~ checks such that the partnership ~~check is~~ checks are redeemable with the identified one merchant; and

means ~~[[of]]~~ for sending the created partnership ~~check~~ checks to a set of customers, wherein each partnership check includes an account number associated with a respective customer in the set of customers and a routing number.

23. (Currently Amended) A partnership check system according to claim 22, ~~further wherein the means for analyzing the group of merchants comprises means for~~

~~performing an analysis of the group of merchants based on a statistical analysis~~
routing number is associated with an issuer of the partnership checks.

24. (Currently Amended) A partnership check system according to claim 23,
wherein the ~~statistical analysis considers~~ at least one factor includes quantitative and
non-quantitative factors.

25. (Currently Amended) A partnership check system according to claim 22,
further comprising:
means for inducing the set of customers to use the partnership ~~check~~
checks.

26. (Currently Amended) A partnership check system according to claim 25,
wherein the means for inducing the set of customers to use the partnership ~~check~~
checks includes means for providing an economic incentive with the partnership ~~check~~
checks that extends to the customers that use the partnership check.